METHODS AND SYSTEMS FOR FINDING VALUE
AND REDUCING RISK

ABSTRACT OF THE DISCLOSURE

A method of valuation of large groups of assets by a partial full underwriting, partial sample underwriting and inferred valuation of the remainder using an iterative and adaptive statistical evaluation of all assets and statistical inferences drawn from the evaluation and applied to generate inferred asset values. Individual asset values are developed and listed so that individual asset values can be rapidly taken and quickly grouped in any manner for bidding purposes.. The assets are collected into a database, divided into categories, subdivided by ratings and then rated individually. Asset value is continuously recalculated based on progressively improving asset valuation data. The assets are then regrouped for bidding and a collective valuation is established by cumulating individual valuations.